

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on August 27, 2012.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Matthew Paul Ricciardi
3122 Radcliffe Lane
Chesapeake, VA 23321

Case Number: 12-73667-FJS
Office Code: 2

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-8491

Attorney for Debtor(s) (name and address):
Steve C. Taylor
Law Offices of Steve C. Taylor, P.C.
133 Mt. Pleasant Road
Chesapeake, VA 23322
Telephone number: 757-482-5705

Bankruptcy Trustee (name and address):
Carolyn L. Camardo
Chapter 7 Trustee
5101 Cleveland Street, Suite 200
Virginia Beach, VA 23462
Telephone number: (757) 490-2200

Meeting of Creditors:

Date: **October 3, 2012**

Time: **02:00 PM**

Location: **Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
December 3, 2012

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
600 Granby St., Room 400
Norfolk, VA 23510

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:
Toll Free 1-866-222-8029

Date: August 28, 2012

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Norfolk. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Norfolk. See address on front side of this notice.

— — Refer to Other Side for Important Deadlines and Notices — —

LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.

PHOTOCOPIES: May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.

PAYMENT OF FEES FOR NEWPORT NEWS CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:

Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; for security reasons, no cash accepted at Newport News location.

Norfolk: same as above; however cash is accepted.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <http://vaeb.uscourts.gov/ebn/index.htm> or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Matthew Paul Ricciardi
 Debtor

Case No. 12-73667-FJS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: mitchella
 Form ID: B9A

Page 1 of 3
 Total Noticed: 45

Date Rcvd: Aug 28, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2012.

db
 11346575 +Matthew Paul Ricciardi, 3122 Radcliffe Lane, Chesapeake, VA 23321-4353
 11346576 BCC Financial Management, P.O. Box 590097, Fort Lauderdale, FL 33359-0097
 11346577 +Budzik & Dynia, LLC, 4849 N. Milwaukee Avenue, Suite 801, Chicago, IL 60630-2680
 11346578 +Center for Arthri. & Rheumatic, 816 A Greenbrier Circle, A, Chesapeake, VA 23320-3338
 11346580 Central Credit Services, P.O. Box 15118, Jacksonville, FL 32239-5118
 11346581 +Chesapeake Juvenile and, Domestic Court, 301 Albemarle Drive, Chesapeake, VA 23322-5501
 11346581 +County of Isle White, Treasurer's Office, PO Box 79, Isle of Wight, VA 23397-0079
 11346583 +Dominion Law Associates, 222 Central Park Ave Suite 210, PO Box 62719,
 Virginia Beach, VA 23466-2719
 11346584 Empi, P.O. Box 71519, Chicago, IL 60694-1519
 11346586 +Fine, Fine, Legum & McCracken, 2101 Parks Ave, Ste 300, Virginia Beach, VA 23451-4136
 11346587 GC Financial Corp, 2601 NW Espressway, Ste 1000, Oklahoma City, OK 73112-7236
 11346588 +Glasser & Glasser, P.O. Box 3400, Norfolk, VA 23514-3400
 11346589 +Health Center @ Harbour View, 5818 Harbour View Blvd, #100, Suffolk, VA 23435-3315
 11346591 +ISPC, 1115 Gunn Hwy, PMB #122, Odessa, FL 33556-5328
 11346590 +In Motion Physical Therapy, 3300 High St, Ste 1A, Portsmouth, VA 23707-3321
 11346592 Lab Corp of America, P.O. Box 2240, Burlington, NC 27216-2240
 11346593 +Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099
 11346594 +Maryview Medical Center, 3636 High Street, Portsmouth, VA 23707-3270
 11346595 +Midgette Family Dentistry, 3326 Taylor Rd, Ste 100, Chesapeake, VA 23321-2518
 11346596 Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210
 11346597 Northstar Location Services, 4285 Genesee St, Buffalo, NY 14225-1943
 11346601 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 11346600 PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820
 11346598 Patient First, P.O. Box 758941, Baltimore, MD 21275-8941
 11346604 Spinella, Owings & Shaia, PC, 8550 Mayland Drive, Richmond, VA 23294-4704
 11346605 +Stonebridge School, P.O. Box 9247, Chesapeake, VA 23321-9247
 11346606 +SunTrust, P.O. Box 791250, Baltimore, MD 21279-1250
 11346608 +Tanglewood Sq. Roanoke Ptnship, c/o EDM Realty Partners, 805 Third Avenue, 9th Floor,
 New York, NY 10022-7563
 11346609 +Tiffany & Tiffany, 770 Independence Cir., Ste 200, Virginia Beach, VA 23455-6452
 11346610 +Vector Security, 2805 N. Parham Road, Suite 500, Richmond, VA 23294-4453
 11346611 +Virginia Ortho Spine Spec, 7007 Harbourview Blvd, Ste 108, Suffolk, VA 23435-2719
 11346612 Vital Recovery Services, Inc, PO Box 923748, Norcross, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: bankruptcyattorney@call54legal.com Aug 29 2012 02:39:50 Steve C. Taylor,
 Law Offices of Steve C. Taylor, P.C., 133 Mt. Pleasant Road, Chesapeake, VA 23322

tr +EDI: BCLCAMARDO.COM Aug 29 2012 02:18:00 Carolyn L. Camardo, Chapter 7 Trustee,
 5101 Cleveland Street, Suite 200, Virginia Beach, VA 23462-6577
 11346571 EDI: GMACFS.COM Aug 29 2012 02:18:00 Ally, P.O.Box 9001951, Louisville, KY 40290-1951
 11346572 EDI: GMACFS.COM Aug 29 2012 02:18:00 Ally, P.O. Box 380902, Minneapolis, MN 55438-0902
 11346574 +E-mail/Text: bankruptcy@bbandt.com Aug 29 2012 02:43:49 BB&T Recovery, 4251 Fayetteville,
 Lumberton, NC 28358-2678
 11346573 EDI: BANKAMER.COM Aug 29 2012 02:18:00 Bank of America, P.O. Box 15019,
 Wilmington, DE 19886-5019
 11346579 EDI: CHASE.COM Aug 29 2012 02:18:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
 11346582 EDI: DISCOVER.COM Aug 29 2012 02:18:00 Discover, P.O. Box 30943,
 Salt Lake City, UT 84130-0000
 11346585 +E-mail/Text: BKNOTICES@EAFLLC.COM Aug 29 2012 02:51:18 Equitable Ascent Financial,
 1120 W. Lake Cook Rd, Ste A, Buffalo Grove, IL 60089-1970
 11346599 +EDI: PINNACLE.COM Aug 29 2012 02:18:00 Pinnacle Financial Group, 7825 Washington Ave., S,
 Suite 310, Minneapolis, MN 55439-2424
 11346602 E-mail/Text: COLLEEN.ATKINSON@RMSCOLLECT.COM Aug 29 2012 02:49:09
 Receivables Management Systems, P.O. Box 8630, Richmond, VA 23226-0630
 11346603 EDI: RMSC.COM Aug 29 2012 02:18:00 Sam's Club, P.O. Box 530942, Atlanta, GA 30353-0942
 11346607 EDI: STFL.COM Aug 29 2012 02:18:00 SunTrust, P.O. Box 85041, Richmond, VA 23286-9072

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-8

User: mitchella
Form ID: B9A

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Total Noticed: 45

Date Rcvd: Aug 28, 2012

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-8

User: mitchella
Form ID: B9A

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Total Noticed: 45

Date Rcvd: Aug 28, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2012 at the address(es) listed below:

Carolyn L. Camardo ch7clc@hjlaw.com, va05@ecfcbis.com

Steve C. Taylor on behalf of Debtor Matthew Ricciardi bankruptcyattorney@call154legal.com,
bkparalegal@call154legal.com

TOTAL: 2